



September 28, 2010

**Making Home Affordable Compliance**  
**8000 Jones Branch Drive**  
**Attn: J.T. Warner, Mailstop C3F**  
**McLean, VA 22102**

Re: PNC Bank, National Association Initial HAMP Certification

Dear J.T. Warner:

Pursuant to Supplemental Directive 10-06, please find enclosed an Initial Certification filed on behalf of both PNC Bank, National Association (registrant #1000834) and National City Mortgage, a division of National City Bank, N.A. (n/k/a PNC Mortgage, division of PNC Bank, National Association) (registrant #10349) (jointly referred to herein as "PNC").

PNC is disclosing the following instances of noncompliance and key elements of action plans to improve controls and operational effectiveness:

**Gap**

(b)(4), (b)(8)



**Steps** (b)(4), (b)(8)

(b)(4), (b)(8)



**Long Term**

(b)(4), (b)(8)



**Gap**

(b)(4), (b)(8)



**Steps** (b)(4), (b)(8)

(b)(4), (b)(8)



**Long Term**

(b)(4), (b)(8)





**Can**  
(b)(4), (b)(8)

**Steps** (b)(4), (b)(8)  
(b)(4), (b)(8)

**Gap**  
(b)(4), (b)(8)

**Steps** (b)(4), (b)(8)  
(b)(4), (b)(8)

**Long Term**  
(b)(4), (b)(8)

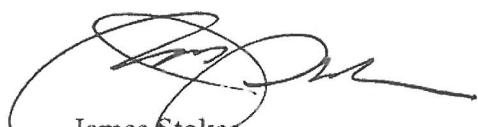
**Gap**  
(b)(4), (b)(8)

**Steps** (b)(4), (b)(8)  
(b)(4), (b)(8)

Please note that PNC has elected to make its Subsequent Certification based on its fiscal year end, therefore PNC's Subsequent Certification will have an effective date of December 30, 2010.

If you have any further questions please contact me at (937) 910-4435.

Sincerely,



James Stokes  
Senior Vice President  
Mortgage Default Operations